Case 19-05657-dd Doc 152 Filed 02/14/20 Entered 02/14/20 17:00:16 Desc Ch 7
First Mtg Notice (BNC) Page 1 of 2

| | Thou may reduce (Bite) | <u> </u> | | | | |
|----------------------------------|--|--------------------------------------|-------------|----------|--|--|
| Information to | formation to identify the case: | | | | | |
| Debtor 1: | Amir Golastan Parast | Social Security number or ITIN: | xxx-xx-6112 | | | |
| | First Name Middle Name Last Name | EIN: | | | | |
| Debtor 2: (Spouse, if filing) | First Name Middle Name Last Name | Social Security number or ITIN: EIN: | | | | |
| United States Ba | nkruptcy Court: District of South Carolina | Date case filed in chapter: | 11 | 10/28/19 | | |
| Case number: | 19-05657-jw | Date case converted to chapter: | 7 | 2/14/20 | | |

Official Form 309B (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case — Proof of Claim Deadline Set

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| with the court. | | | | | | |
|-----------------|--|---|--|--|--|--|
| | | About Debtor 1: | About Debtor 2: | | | |
| 1. | Debtor's full name | Amir Golastan Parast | | | | |
| 2. | All other names used in the last 8 years | aka Amir Golestan | | | | |
| 3. | Address | 4639 Wilson Rd Meggett, SC 29449 | | | | |
| 4. | Debtor's attorney Name and address | Amir Golastan Parast 4639 Wilson Rd Meggett, SC 29449 | Contact phone Email | | | |
| 5. | Bankruptcy trustee Name and address | Michelle L. Vieira PO Box 1480 Murrells Inlet, SC 29576 | Contact phone 843–497–9800 Email | | | |
| 6. | Documents in this case may be filed 1 | Bratton Davis United States Bankruptcy Courthouse 100 Laurel Street Columbia, SC 29201–2423 | Hours open 9:00 am - 5:00 pm Contact phone 803-765-5436 | | | |
| | or online at <u>www.pacer.gov</u> . | | Date: 2/14/20 | | | |
| | | | | | | |

For more information, see page 2 >

Debtor Amir Golastan Parast

Case number 19-05657-jw

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

April 3, 2020 at 10:00 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:

King and Queen Building, 145 King Street, Room 225, Charleston, SC 29401

8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts
- under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6).

You must file a motion:

• if you assert that the discharge should be denied under § 727(a)(8) or (9).

Deadline for all creditors to file a proof of claim (except governmental units):

Deadline for governmental units to file a proof of claim:

Filing deadline: 4/24/20

Filing deadline: 6/2/20

Filing deadline: 4/27/20

Deadlines for filing proof of claim:

A Proof of Claim is a signed statement describing a creditor's claim. You can obtain a copy of the proof of claim form at the Bankruptcy Clerk's Office in Columbia or through the Court's website at www.scb.uscourts.gov, Please call the Clerk's Office if you have procedural questions about the filing of a proof of claim. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" as set forth above, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the Bankruptcy Court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth above on this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the Court to extend the deadline. You may electronically file claims at www.scb.uscourts.gov/epoc.html. Do not include this notice with any filing you make with the court.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Liquidation of the debtor's property and payment of creditors' claims

The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

13. Miscellaneous Notice

The Voice Case Information System (VCIS) will give status information on cases filed or converted after 11/30/88. Call 1–866–222–8029. Please refer to the Court's web site at www.scb.uscourts.gov for further information. Chapter 7 cases: Property of the estate may be abandoned by the trustee at the meeting of creditors unless creditors or parties in interest object to SC LBR 6007–1.

14. Options to Receive Notices Served by the Clerk by Email Instead of by U.S. Mail

(1) Anyone can register for the Electronic Bankruptcy Noticing program at bankruptcynotices.uscourts.gov OR (2) Debtors can register for DeBN by filing local form 'Debtor's Electronic Noticing Request (DeBN)' with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you court–issued notices and orders by email. See Local Rule 9036–1.